

CLAIMS

We Claim:

1. A method for allowing a mobile subscriber to negotiate via a mobile terminal a trade of minutes by category according to a predetermined exchange rate
5 as set forth by a service provider, the method comprising the steps of:

providing a plurality of categories of usage associated with a mobile terminal, the mobile terminal having associated therewith predetermined amounts of time respectively for the categories during a predetermined time interval;

tracking, by the telecommunication network, respective time used by the
10 mobile terminal in each category of the plurality of categories during the predetermined time interval;

selecting, at the mobile terminal, at least a portion of at least one remaining time in one category of the plurality of categories for transfer to at least one other category of the plurality of categories, for a respective category a remaining time of
15 the respective category being a respective amount of time during the time interval less a respective current amount of used time for the respective category; and

transferring, at the telecommunication network and according to the selection, at least a portion of at least one remaining time in one category of the plurality of categories to at least one other category of the plurality of categories.

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2. The method of claim 1 wherein a respective category of the plurality of categories is one of peak minutes, off-peak minutes, voice minutes, peak data usage, off-peak data usage, weekend minutes, mobile-to-mobile minutes, and message minutes.

3. The method of claim 1 wherein the method further comprises storing in a subscriber database the plurality of categories of usage and the associated respective predetermined amounts of time for the mobile terminal.

5 4. The method of claim 1 wherein the predetermined time interval is a billing cycle.

5. The method of claim 1 wherein the predetermined time interval is a plurality of billing cycles.

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6. The method of claim 1 wherein transferring, at the telecommunication network and according to the selection, the at least a portion of at least one remaining time in one category of the plurality of categories is a first amount of time that is converted, according to a one of a pre-set exchange rate and a dynamic exchange rate, into a second amount of time in the at least one other category of the plurality of category.

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7. The method of claim 1 wherein the predetermined time interval is a billing cycle, and wherein the step of transferring comprises a trade of off-peak minutes for peak minutes in a current billing cycle at an exchange rate of approximately 10 to 1.

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8. The method of claim 1 wherein the predetermined time interval is a billing cycle, and wherein the step of transferring comprises a push of peak minutes

in a current billing cycle to peak minutes in a next billing cycle at an exchange rate of approximately 2 to 1.

9. The method of claim 1 wherein the predetermined time interval is a
5 billing cycle, and wherein the step of transferring comprises a pull of peak minutes in a next billing cycle into a peak minute category in a current billing cycle at an exchange rate of approximately 1 to 1.

10. The method of claim 1 wherein the predetermined time interval is a
10 billing cycle, and wherein the step of transferring comprises a pull of off-peak minutes in a next billing cycle into a peak minute category of a current billing cycle at an exchange rate of approximately 20 to 1.

11. A method for allowing a mobile subscriber to negotiate via a mobile
15 terminal a trade of minutes by category according to a predetermined exchange rate as set forth by a service provider, the method comprising the steps of:
providing a plurality of categories of usage associated with a mobile terminal,
the mobile terminal having associated therewith predetermined amounts of time
respectively for the categories during a predetermined time interval;
20 tracking, by the telecommunication network, respective time used by the
mobile terminal in each category of the plurality of categories during the
predetermined time interval;
initiating, by the mobile terminal, a trade transaction with the
telecommunication network;

sending, from the telecommunication network to the mobile terminal, current amount of used time respectively in each category of the plurality of categories;

selecting, at the mobile terminal, at least a portion of at least one remaining time in one category of the plurality of categories for transfer to at least one other
5 category of the plurality of categories, for a respective category, a remaining time of the respective category being a respective amount of time during the time interval less a respective current amount of used time for the respective category;

sending, from the mobile terminal to the telecommunication network, the selection; and

10 transferring, at the telecommunication network and according to the selection, at least a portion of at least one remaining time in one category of the plurality of categories to at least one other category of the plurality of categories.

12. The method of claim 11 wherein the method further comprises
15 informing, by the telecommunication network, the mobile terminal that the transfer is completed.

13. The method of claim 11 wherein a respective category of the plurality of categories is one of peak minutes, off-peak minutes, voice minutes, peak data
20 usage, off-peak data usage, weekend minutes, mobile-to-mobile minutes, and message minutes.

14. The method of claim 11 wherein the method further comprises storing the plurality of categories of usage and the associated respective predetermined

amounts of time for the mobile terminal, current time used information for the mobile terminal, and exchange rates in a subscriber database.

15. The method of claim 11 wherein the predetermined time interval is a
5 billing cycle.

16. The method of claim 11 wherein the predetermined time interval is a plurality of billing cycles.

10 17. The method of claim 11 wherein the mobile terminal initiates a trade transaction with the telecommunication network by at least one of dialing a prescribed number, performing a voice dial, and using a web based interface.

18. The method of claim 11 wherein transferring, at the
15 telecommunication network and according to the selection, the at least a portion of at least one remaining time in one category of the plurality of categories is a first amount of time that is converted, according to a one of a pre-set exchange rate and a dynamic exchange rate, into a second amount of time in the at least one other category of the plurality of category.

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19. The method of claim 11 wherein the telecommunication network effects the transfer in a subscriber database and billing database, which are associated with the mobile terminal, in the telecommunication network.

20. A method for allowing a mobile subscriber to negotiate via a mobile terminal a trade of minutes by category according to a predetermined exchange rate as set forth by a service provider, the method comprising the steps of:

providing a plurality of categories of usage associated with a mobile terminal,
5 the mobile terminal having associated therewith predetermined amounts of time respectively for the categories during a predetermined time interval;

tracking, by the telecommunication network, respective time used by the mobile terminal in each category of the plurality of categories during the predetermined time interval;

10 initiating, by the mobile terminal, a trade transaction with the telecommunication network;

sending, from the telecommunication network to the mobile terminal, current time used information respectively for each category of the plurality of categories;

selecting, at the mobile terminal, at least a portion of at least one remaining
15 time in one category of the plurality of categories for transfer to at least one other category of the plurality of categories, for a respective category, a remaining time of the respective category being a respective amount of time during the time interval less a respective current amount of used time for the respective category;

sending, from the mobile terminal to the telecommunication network, the
20 selection;

transferring, at the telecommunication network and according to the selection, at least a portion of at least one remaining time in one category of the plurality of categories to at least one other category of the plurality of categories, the at least a portion of at least one remaining time in one category of the plurality of categories

being a first amount of time that is converted, according to a one of a pre-set exchange rate and a dynamic exchange rate, into a second amount of time in the at least one other category of the plurality of category; and
informing the mobile terminal that the transfer is completed.

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21. The method of claim 20 wherein a respective category of the plurality of categories is one of peak minutes, off-peak minutes, voice minutes, peak data usage, off-peak data usage, weekend minutes, mobile-to-mobile minutes, and message minutes.

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22. The method of claim 20 wherein the method further comprises storing the plurality of categories of usage and the associated respective predetermined amounts of time for the mobile terminal, current time used information for the mobile terminal, and exchange rates in a subscriber database in the telecommunication network.

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23. The method of claim 20 wherein the predetermined time interval is a billing cycle.

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24. The method of claim 20 wherein the predetermined time interval is a plurality of billing cycles.

25. The method of claim 20 wherein the mobile terminal initiates a trade transaction with the telecommunication network by at least one of dialing a prescribed number, performing a voice dial, and using a web based interface.

5 26. The method of claim 20 wherein the telecommunication network effects the transfer in a subscriber database and billing database, which are associated with the mobile terminal, in the telecommunication network.

27. A system that allows a mobile subscriber to negotiate via a mobile
10 terminal a trade of minutes by category according to a predetermined exchange rate as set forth by a service provider, the system comprising:

a MSC time trade controller in the telecommunication network and a mobile time trade controller in the mobile terminal;

a plurality of categories of usage associated with the mobile terminal, the
15 mobile terminal having associated therewith predetermined amounts of time respectively for the categories during a predetermined time interval;

tracking module in the telecommunication network, that tracks and stores
respective time used by the mobile terminal in each category of the plurality of
categories during the predetermined time interval, the tracking module operatively
20 connected to the MSC time trade controller;

a trade transaction request formed by the mobile time trade controller,
wherein the trade transaction request is sent from the mobile terminal to the
telecommunication network;

current time used information having current amount of used time

respectively in each category of the plurality of categories, wherein the current time used information is sent from the telecommunication network to the mobile terminal in response to the trade transaction request;

5 a storage in which is stored the current time used information, the storage operatively connected to at least the MSC time trade controller and the tracking module;

selection information formed by the mobile time trade controller, indicative of at least a portion of at least one remaining time in one category of the plurality of categories for transfer to at least one other category of the plurality of categories,
10 wherein the selection information is sent from the mobile terminal to the telecommunication network;

a remaining time of a respective category being a respective predetermined amount of time during the time interval less a respective current amount of used time for the respective category; and

15 responsive to received selection information at the telecommunication network, at least a portion of at least one remaining time in one category of the plurality of categories being a first amount of time that is converted, according to a one of a pre-set exchange rate and a dynamic exchange rate, into a second amount of time in the at least one other category of the plurality of category, wherein the
20 conversion is in response to selection information received at the telecommunication network.

28. The system of claim 23 wherein a respective category of the plurality of categories is one of peak minutes, off-peak minutes, voice minutes, peak data

usage, off-peak data usage, weekend minutes, mobile-to-mobile minutes, and message minutes.

29. The system of claim 23 wherein the storage has a billing database in
5 which is stored the current time used for the mobile terminal and the exchange rates.

30. The system of claim 23 wherein the storage has a subscriber database
in which is stored the plurality of categories of usage and the associated respective
predetermined amounts of time for the mobile terminal.
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31. The system of claim 23 wherein the predetermined time interval is a
billing cycle.

32. The system of claim 23 wherein the predetermined time interval is a
15 plurality of billing cycles.

33. The system of claim 23 wherein the mobile terminal initiates a trade
transaction with the telecommunication network by at least one of dialing a
prescribed number, performing a voice dial, and using a web based interface.
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